

Internal Name: Servicer Letter – SDR Discharge Confirmation for Measure 1
Sender: Loan Servicers
Subject Line: You've Received Student Debt Relief because of Biden-Harris Administration Actions

Headline: The Biden-Harris Administration has forgiven a portion of your student loans

[INSERT DATE]

[FIRST NAME]

Congratulations! The Biden-Harris Administration has forgiven a portion of your federal student loan(s) listed below with [SERVICER NAME].

This partial forgiveness is effective as of [INSERT DATE]. You will not have to make any further payments on the portions of your loans that have been forgiven. You can see your new outstanding balance below.

Loan Program	Disbursement Date	Balance Before Forgiveness	Amount Forgiven	Revised Outstanding Balance

Log in to your account for details. [SERVICER INSERT ACCOUNT LOGIN INFORMATION HERE]

WHAT YOU NEED TO KNOW

Here are some important points on this forgiveness:

- Due to the *American Rescue Plan Act of 2021*, the amount forgiven is not considered taxable income for federal income tax purposes. **The forgiven loan amount may be considered income for state tax purposes.** Please contact your state taxing authority or a tax advisor for more information before you file your state tax returns. Maintain this notification in your personal records.
- The table above might not include all of your federal student loans, because you may have loans that do not qualify for this relief. **If you have federal student loans that are not included in the table, you still need to make payments on them and any loans that received forgiveness and have a balance remaining.** You can find your personal loan details through your account on our website and on your StudentAid.gov account. To find options to help with repayment, visit StudentAid.gov.
- We have notified, or will notify, all national credit bureaus of your new student loan balance.

WHY YOU ARE RECEIVING THIS LETTER



- The Biden-Harris Administration just issued final regulations providing for student loan forgiveness for borrowers in certain situations, and you meet specific criteria to qualify for the Biden-Harris Administration's student debt relief.
- You are receiving loan forgiveness because your balance was more than you originally owed when you originally entered repayment.
- If you are enrolled in an income-driven repayment (IDR) plan and your income is under \$120,000 as a single individual, \$180,000 as a qualifying surviving spouse, or \$240,000 as a married couple filing jointly, then we have forgiven the entire amount you currently owe beyond what you owed when you originally entered repayment.
- If you are not enrolled in an IDR plan, or you are on an IDR plan but have an income above the thresholds described above, then we have forgiven up to \$20,000 of the amount you currently owe beyond what you owed when you originally entered repayment.

ADDITIONAL DETAILS IF YOU HAVE A BALANCE REMAINING ON A PARTIALLY FORGIVEN LOAN

The remaining balance on your loan is your responsibility until it is repaid, forgiven, or discharged. To find more information about your remaining loans, log in to your account at [StudentAid.gov/login](#) and view My Aid or **[SERVICER INSERT INSTRUCTIONS TO LOGIN TO SERVICER WEBSITE]**.

BEWARE OF SCAMS

You might be contacted by a company saying they will help you get loan discharge, forgiveness, cancellation, or debt relief for a fee. You **never** have to pay for help with your federal student aid. Make sure you work only with the U.S. Department of Education and their loan servicers (like us), and never reveal your personal information or account password to anyone. Our emails come from **[SERVICER INSERT EMAIL]**. Emails that the U.S. Department of Education sends to borrowers come from noreply@studentaid.gov, noreply@debtrelief.studentaid.gov, or ed.gov@public.govdelivery.com. You can report scam attempts to the Federal Trade Commission by calling 1-877-382-4357 or by visiting reportfraud.ftc.gov.

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<https://reportfraud.ftc.gov/#/>

HOW TO CONTACT US

For information regarding your student loans and the forgiveness process, please contact us:

[INSERT SERVICER CONTACT INFORMATION]

Sincerely,

[INSERT SERVICER NAME/SIGNATURE]

NOTICE: This letter is NOT an attempt to collect a debt or a demand for any payment.

Internal Name: Servicer Letter – SDR Discharge Confirmation for measures 2 and 3
Sender: Loan Servicers
Subject Line: You’ve Received Student Debt Relief

Headline: You’ve received student loan forgiveness

[INSERT DATE]

[FIRST NAME]

Congratulations! The Biden-Harris Administration has forgiven all of your federal student loan(s) listed below with [SERVICER NAME].

This forgiveness is effective as of [INSERT DATE]. You will not have to make any further payments on the amounts forgiven.

Loan Program	Disbursement Date	Balance Before Forgiveness	Amount Forgiven	Outstanding Balance

Log in to your account for details. [SERVICER INSERT ACCOUNT LOGIN INFORMATION HERE]

WHAT YOU NEED TO KNOW

Here are some important points on this forgiveness:

- Due to the *American Rescue Plan Act of 2021*, the amount forgiven is not considered taxable income for federal income tax purposes. **The discharged loan amount may be considered income for state tax purposes.** Please contact your state taxing authority or a tax advisor for more information before you file your state tax returns. Maintain this notification in your personal records.
- The table above might not include all of your federal student loans, because you may have loans that do not qualify for this relief. **If you have federal student loans that are not included in the table, you still need to make payments on them.** You can find your personal loan details through your account on our website and on your StudentAid.gov account. To find options to help with repayment, visit StudentAid.gov.
- We have notified, or will notify, all national credit bureaus of your student loan forgiveness.

WHY YOU ARE RECEIVING THIS LETTER

- The Biden-Harris Administration just issued final regulations providing for student loan forgiveness for borrowers in certain situations, and you meet specific criteria to qualify for the Biden-Harris Administration's student debt relief. For additional information please visit [StudentAid.gov/DebtRelief](https://studentaid.gov/DebtRelief)

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BEWARE OF SCAMS

You might be contacted by a company saying they will help you get loan discharge, forgiveness, cancellation, or debt relief for a fee. You **never** have to pay for help with your federal student aid. Make sure you work only with the U.S. Department of Education and its loan servicers (like us), and never reveal your personal information or account password to anyone. Our emails come from [\[SERVICER INSERT EMAIL\]](#). Emails that the U.S. Department of Education sends to borrowers come from noreply@studentaid.gov, noreply@debtrelief.studentaid.gov, or ed.gov@public.govdelivery.com. You can report scam attempts to the Federal Trade Commission by calling 1-877-382-4357 or by visiting reportfraud.ftc.gov.

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HOW TO CONTACT US

For information regarding your student loans and the forgiveness process, please contact us:

[\[INSERT SERVICER CONTACT INFORMATION\]](#)

Sincerely,

[\[INSERT SERVICER NAME/SIGNATURE\]](#)

NOTICE: This letter is NOT an attempt to collect a debt or a demand for any payment.